

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JEFFREY L. SPIKER
CRISTI L. SPIKER
Debtor(s)

Case No. 12-24840GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/28/2012.
- 2) The plan was confirmed on 01/15/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/02/2013, 01/09/2015, 03/10/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/17/2014.
- 5) The case was completed on 10/02/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,459.00.
- 10) Amount of unsecured claims discharged without payment: \$50,055.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$148,858.18
Less amount refunded to debtor \$4,292.76

NET RECEIPTS: \$144,565.42

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,549.68
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,549.68

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE ME TODAY++	Unsecured	800.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	29,474.59	0.00	1,587.87	1,587.87	736.86
AMERICREDIT FINANCIAL SVCS INC	Unsecured	NA	12,911.14	12,911.14	540.85	0.00
ATLANTIC BROADBAND*	Unsecured	280.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	884.00	887.11	887.11	37.16	0.00
CENTER FOR EMERGENCY MEDICIN	Unsecured	391.00	390.69	390.69	16.37	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTO US ASSET MGMT	Unsecured	NA	951.25	951.25	39.85	0.00
ECAST SETTLEMENT CORP	Unsecured	325.00	366.66	366.66	15.36	0.00
FAYETTE ANESTHESIA PROV++	Unsecured	95.00	NA	NA	0.00	0.00
FNB CDC	Unsecured	3,336.00	NA	NA	0.00	0.00
FNB CDC	Unsecured	2,913.00	NA	NA	0.00	0.00
FNB CDC	Unsecured	3,000.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	11,590.00	11,773.79	11,773.79	11,773.79	1,927.70
HOLLYWOOD ENTERTAINMENT++	Unsecured	22.00	NA	NA	0.00	0.00
INSOLVE RECOVERY LLC	Unsecured	776.00	802.15	802.15	33.60	0.00
INSOLVE RECOVERY LLC	Unsecured	NA	1,185.85	1,185.85	49.68	0.00
INSOLVE RECOVERY LLC	Unsecured	2,621.00	5,364.98	5,364.98	224.74	0.00
INSOLVE RECOVERY LLC	Unsecured	715.00	717.08	717.08	30.04	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	22.47	22.47	0.94	0.00
INTERNAL REVENUE SERVICE*	Priority	664.00	648.77	648.77	648.77	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	3,992.89	3,992.89	167.26	0.00
JPMORGAN CHASE BANK NA	Secured	143,353.00	149,894.84	0.00	72,612.76	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	0.00	6,862.91	6,862.91	0.00
JUSTIN SHEBA DO PC	Unsecured	30.00	NA	NA	0.00	0.00
KAISER DENTAL	Unsecured	297.00	NA	NA	0.00	0.00
LAUREL HIGHLANDS SD (S UNION T'	Priority	781.00	1,771.28	1,771.28	1,771.28	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	675.73	675.73	28.31	0.00
MORGANTOWN ENDODONTICS++	Unsecured	64.00	NA	NA	0.00	0.00
PALISADES ACQUISITION IX LLC	Unsecured	933.00	933.28	933.28	39.10	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	NA	1,044.40	1,044.40	1,044.40	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT I	Secured	33,586.00	33,664.36	0.00	32,009.75	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	350.00	350.28	350.28	14.67	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	473.00	473.34	473.34	19.83	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	371.00	371.06	371.06	15.54	0.00
PREMIER BANKCARD/CHARTER	Unsecured	855.00	855.29	855.29	35.83	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	455.00	500.05	500.05	20.95	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	0.00	337.03	337.03	14.12	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	0.00	379.36	379.36	15.89	0.00
REDSTONE REHAB GROUP	Unsecured	15.00	NA	NA	0.00	0.00
SMITH CHIROPRACTIC CLINIC	Unsecured	78.00	NA	NA	0.00	0.00
SOUTH UNION TOWNSHIP (EIT)	Priority	781.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	6,797.00	5,272.80	5,272.80	220.88	0.00
STERLING INC DBA KAY JEWELERS	Secured	1,534.67	1,534.67	1,534.67	1,534.67	705.11
UNIONTOWN HOSPITAL	Unsecured	970.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Unsecured	145.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Unsecured	195.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	689.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	6,484.00	5,225.49	5,225.49	218.90	0.00
VERIZON WIRELESS***	Unsecured	163.00	NA	NA	0.00	0.00
VERIZON WIRELESS***	Unsecured	130.00	NA	NA	0.00	0.00
WORLD FNCL NETWORK NATL BAN	Unsecured	295.00	NA	NA	0.00	0.00
WORLD FNCL NETWORK NATL BAN	Unsecured	379.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$72,612.76	\$0.00
Mortgage Arrearage	\$6,862.91	\$6,862.91	\$0.00
Debt Secured by Vehicle	\$14,406.06	\$46,415.81	\$2,664.56
All Other Secured	\$1,534.67	\$1,534.67	\$705.11
TOTAL SECURED:	\$22,803.64	\$127,426.15	\$3,369.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,420.05	\$2,420.05	\$0.00
TOTAL PRIORITY:	\$2,420.05	\$2,420.05	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,965.98	\$1,799.87	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,549.68</u>
Disbursements to Creditors	<u>\$135,015.74</u>

TOTAL DISBURSEMENTS : **\$144,565.42**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.